



PATENT APPLICATION
6476/53629

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02.27.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pruitt

Serial No.: 10/037,563

Filed: 12/21/2001

Title: Portfolio Management System

Attorney Docket No.: 6476/53629

Group Art Unit: 2164

Examiner:

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Technology Center 2100

Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

X under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

___ under 37 CFR 1.97(c) together with either a:
___ Statement under 37 CFR 1.97(e), or
___ a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

___ under 37 CFR 1.97(d) together with a:
___ Statement under 37 CFR 1.97(e), and
___ a \$180.00 fee set forth in 37 CFR 1.17(p).
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

X Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

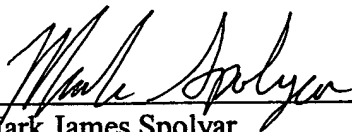
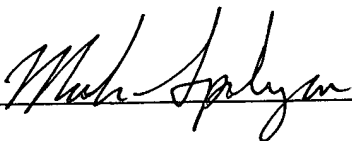
Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: February 8, 2002

Typed Name: Mark J. Spolyar

Signature: _____



Mark James Spolyar
Attorney/Agent for Applicant(s)
Reg. No. 42164

Date: February 8, 2002

Telephone No.: 415-826-7966

Under the Paperwork Reduction Act of 1995, no persons

Substitute for form 1449A/PTO

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number

10/037,563

Filing Dat

12/21/2001

First Name of Inventor

Ronald Earl Pruitt

Group Art Unit

Examiner Name

Attorney Docket Number

6476/53629

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
		6,115,697		Gottstein et al.	09-05-2000	
		6,078,904		Rebane	06-20-2000	
		6,018,722		Ray et al.	01-25-2000	
		6,240,399		Frank et al.	05-29-2001	
		6,161,098		Wallman	12-12-2000	
		6,154,732		Tarbox	11-28-2000	
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		6,064,985		Anderson	05-16-2000	
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		6,021,397		Jones et al.	02-01-2000	
		5,930,774		Chennault	07-27-1999	

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

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Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.


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Substitut for form 1449B/PTO <div style="text-align: center;">  </div> <h2 style="text-align: center; margin: 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 0;">(use as many sheets as necessary)</p>		<div style="text-align: right; font-weight: bold;">Complete if Known</div> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td style="width: 50%;"></td> </tr> <tr> <td>Filing Date</td> <td>12/21/2001</td> </tr> <tr> <td>First Named Inventor</td> <td>Pruitt</td> </tr> <tr> <td>Group Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>Attorney Docket Number</td> <td>6476/53629</td> </tr> </table>		Application Number		Filing Date	12/21/2001	First Named Inventor	Pruitt	Group Art Unit		Examiner Name		Attorney Docket Number	6476/53629
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		JEAN L.P. BRUNEL, "Tax-Aware Equity Investing", Association for Investment Management and Research.	
		JEAN L.P. BRUNEL, "Tax-Aware Portfolio Construction," Association for Investment Management and Research.	
		JEAN L.P. BRUNEL, "The Upside-Down World of Tax-Aware Investing," TRUSTS & ESTATES (Feb. 1997).	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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